

**UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

Krystyna Szymanski,

Plaintiff,

v.

Diversified Collection Services, Inc.  
c/o CT Corporation  
818 W. Seventh Street  
Los Angeles, CA 90017

Defendant.

Case No.

**COMPLAINT**

**Jury Demand Requested**

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**JURISDICTION AND VENUE**

- 1- This court has jurisdiction pursuant to 28 U.S.C. §1331 and 15 U.S.C. §1692k(d).
- 2- Venue is proper because a substantial part of the events giving rise to this claim occurred in this District.

**PARTIES**

- 3- Plaintiff is a resident of the State of Illinois.
- 4- Plaintiff incurred an obligation to pay money, the primary purpose of which was for personal, family, or household uses (the "Debt").
- 5- Defendant is a corporation with its principal place of business in California.
- 6- Defendant uses instruments of interstate commerce for its principal purpose of business, which is the collection of debts.
- 7- Defendant regularly attempts to collect, or attempts to collect, debts owed or due another.
- 8- At all times relevant, Defendant owned the Debt or was retained to collect the Debt.

**FACTS COMMON TO ALL COUNTS**

- 9- On or around March 20, 2009, Plaintiff filed a voluntary bankruptcy petition.
- 10- Plaintiff's bankruptcy petition included the Debt.
- 11- Upon information and belief, Defendant knew, or should have known, that Plaintiff filed a voluntary bankruptcy petition.
- 12- Despite having knowledge of Plaintiff's bankruptcy petition, on September 7, 2011, Defendant sent Plaintiff a letter to collect the Debt.
- 13- Defendant damaged Plaintiff.
- 14- Defendant violated the FDCPA.

**COUNT I**

- 15- Plaintiff incorporates all the allegations and statements made above as if reiterated herein.
- 16- Defendant violated 15 USC § 1692c(a)(2) by communicating with Plaintiff after it knew, or should have known, that Plaintiff was represented by an attorney.

**COUNT II**

- 17- Plaintiff incorporates all the allegations and statements made above as if reiterated herein.
- 18- Defendant violated 15 USC § 1692e(2) by attempting to collect a debt that was part of Plaintiff's bankruptcy.

**COUNT III**

- 19- Plaintiff incorporates all the allegations and statements made above as if reiterated herein.
- 20- Defendant violated 15 USC § 1692f by using unfair and unconscionable means to collect or attempt to collect a debt.

**JURY DEMAND**

21- Plaintiff demands a trial by jury.

**PRAYER FOR RELIEF**

22- Plaintiff prays for the following relief:

- a. Judgment against Defendant for Plaintiff's actual damages, as determined at trial, suffered as a direct and proximate result Defendant's violations of the Fair Debt Collection Practices Act, pursuant to 15 U.S.C. §1692k(a)(1);
- b. Judgment against Defendant for \$1,000 in statutory damages for Defendant's violations of the Fair Debt Collection Practices Act, pursuant to 15 U.S.C. §1692k(a)(2)(A);
- c. Judgment against Defendant for Plaintiff's reasonable attorneys' fees and costs incurred in this action, pursuant to 15 U.S.C. §1692k(a)(3); and
- d. Any other legal and/or equitable relief as the Court deems appropriate.

RESPECTFULLY SUBMITTED,

Meier LLC

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